IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Linda Donkers

NO. 18-23971 JAD

Debtor

CHAPTER 13

PNC Bank, National Association

Movant

Related to Doc. 37, 40 and 47

ν.

Linda Donkers

Ronda J. Winnecour, Trustee

Respondents

STIPULATION AND ORDER

AND NOW, come the undersigned parties, by and through their respective counsel, and enter into the following Stipulation:

WHEREAS, Movant's claim is secured by a mortgage on Debtor's property located at 306 Telegraph Road, Brownsville, PA 15417;

WHEREAS, Movant has filed a motion for relief from the automatic stay;

WHEREAS, Debtor has filed a response opposing relief from the automatic stay;

WHEREAS, the parties enter into this Stipulation to resolve the motion for relief from the automatic stay.

It is therefore Stipulated and agreed as follows:

- 1. The automatic stay is terminated as it affects the interests of the Movant with respect to the property at 306 Telegraph Road, Brownsville, PA 15417, provided however, that relief from stay is stayed in accordance with the conditions set forth in Paragraphs 2-5, below.
- 2. On a go-forward basis from and after the date of the Order approving this Stipulation, the Debtor shall timely make full plan payments to the Chapter 13 Trustee, on or before the date upon which the respective plan payment is due.

- 3. Time is of the essence as to all plan payments going forward.
- 4. For the duration of this bankruptcy case, in the event that the Chapter 13 Trustee has not received a full plan payment by the last day of the month in which the Debtor's payment is due, as indicated by the Chapter 13 Trustee's online records, then the stay provided in Paragraph 1, above, shall be vacated and the automatic stay unconditionally lifted as it affects the interests of the Movant with respect to the property at 306 Telegraph Road, Brownsville, PA 15417, upon the filing of an Affidavit of Default by Movant, without further hearing or without entry of an additional order, if Debtor has failed to cure the default ten (10) days after written notice of default to Debtor's counsel. Such Affidavit of Default shall contain a statement of default as supported by the Movant's own records as well as the records of the Chapter 13 Trustee.
- 4. Relief from the automatic stay shall be effective immediately upon conversion of Debtor's case to a case under Chapter 7.
- 5. In the event that the automatic stay is terminated as provided by this Order, then the Trustee shall make no further disbursements to Respondent on account of its secured claim, unless directed otherwise by further Order of Court.
- 6. The hearing in this matter scheduled for May 29, 2019 at 10:00 a.m. is cancelled.

/s/ Paul W. McElrath, Esquire

Paul W. McElrath, Esquire Attorney for Debtor 1641 Saw Mill Run Boulevard Pittsburgh, PA 15210 Phone: 412-765-3606 czutz@mcelrathlaw.com

/s/ Ronda J. Winnecour

Ronda J. Winnecour Chapter 13 Trustee

/s/ James C. Warmbrodt, Esquire

James C. Warmbrodt, Esquire KML Law Group, P.C. Attorney for Movant 701 Market Street, Suite 5000 Philadelphia, PA 19106 Phone: 215-627-1322 jwarmbrodt@kmllawgroup.com US Steel Tower-Suite 3250 Pittsburgh, PA 15219

It is hereby ORDERED that the parties' Stipulation be and hereby is APPROVED.

By the Court,

5.7.2019

Jeffery A. Deller U.S. Bankruptcy Judge

FILED 5/7/19 12:19 pm CLERK Ú.S. BANKRUPTCY

COURT - WDPA

Case 18-23971-JAD Doc 49 Filed 05/09/19 Entered 05/10/19 00:48:27 Desc Imaged

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United States Bankruptcy Court
Western District of Pennsylvania

In re: Linda Donkers Debtor Case No. 18-23971-JAD Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2 User: bsil Page 1 of 1 Date Rcvd: May 07, 2019 Form ID: pdf900 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 09, 2019.

db +Linda Donkers, 306 Telegraph Road, Brownsville, PA 15417-9560

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 09, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 7, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmllawgroup.com Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Paul W. McElrath, Jr. on behalf of Debtor Linda Donkers ecf@mcelrathlaw.com,

donotemail.ecfbackuponly@gmail.com

Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 4